



PO Box 44959
Indianapolis, IN 46244-4959

Questions?



chase.com



1-800-935-9935



1-713-262-1679 Collect calls

We accept operator relay calls

03842 ODC 501 001 22522 NNNNNNNNNNNN ODCRR1

MAXIE D SCHMIDT

12200 ACADEMY RD NE APT 928
ALBUQUERQUE NM 87111-7251

August 12, 2022

Important: You accepted Chase Debit Card Coverage for your checking account

Your account ending in 7119

Dear Maxie D Schmidt:

We appreciate your business. We completed a request from you or a joint account owner to **accept** Chase Debit Card CoverageSM on your checking account ending in 7119. Your decision is effective as of the date of this letter.

Accepting Chase Debit Card Coverage means you want us to authorize and pay overdrafts on your everyday debit card transactions like groceries, gasoline or dining out.

Your decision doesn't affect how we handle other types of transactions under our Standard Overdraft Practice. We do authorize and pay overdrafts for the following types of transactions: automatic payments like a recurring phone bill, mortgage or utility bill, checks and recurring debit card purchases like gym memberships.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any transactions presented for payment. If we authorize and pay an overdraft, we'll charge a \$34 Insufficient Funds Fee for each transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of three fees per business day, up to \$102).

We won't charge an Insufficient Funds Fee:

- With Chase Overdraft AssistSM, if you're overdrawn by \$50 or less at the end of the business day **OR** if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day (you have until 11 p.m. ET (8 p.m. PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
- For transactions that are \$5 or less.
- If your debit card transaction was authorized when there was a sufficient available balance in your account.
- If your debit card transaction is declined.

For more information, visit chase.com/overdraft.

JPMorgan Chase Bank, N.A. Member FDIC

LC-DCCY 0622

We waive fees for some account types

For Chase SapphireSM Checking and Chase Private Client CheckingSM accounts, there are no Insufficient Funds Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Insufficient Funds Fee will not be charged.

You can change your Chase Debit Card Coverage selection at any time

If you or a joint account owner would like to change your Chase Debit Card Coverage selection:

- Sign in to chase.com or Chase Mobile[®] to update your account settings.
- Call us anytime at 1-800-935-9935. If you're outside the United States, call us collect anytime at 1-713-262-1679.
- Visit any Chase branch and talk to one of our bankers.

Thank you for choosing Chase.

Sincerely,

Customer Service